

## CHAPTER 13-04-03 CODE OF ETHICAL CONDUCT

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**13-04-03-01. Canon 1.** Maintain a high standard of business principles and never be guilty of conduct which will bring reproach upon the industry or the commissioner of financial institutions.

**History:** Amended effective June 1, 2002.

**General Authority:** NDCC 13-05-06

**Law Implemented:** NDCC 13-05-06(3)

**13-04-03-02. Canon 2.** Not have been engaged or be engaged in any activities supporting or aiding any organization that advocates the overthrow of the constitutionally established government of its country.

**General Authority:** NDCC 13-05-06

**Law Implemented:** NDCC 13-05-06(3)

**13-04-03-03. Canon 3.** Comply with all city, county, state, and federal laws relating to the ownership and operation of a collection business and provision of collection services.

**General Authority:** NDCC 13-05-06

**Law Implemented:** NDCC 13-05-06(3)

**13-04-03-04. Canon 4.** Do business under a designation or business name or identification that does not mislead creditors, consumers, or the general public into believing that it is some other type of business than it is.

**General Authority:** NDCC 13-05-06

**Law Implemented:** NDCC 13-05-06(3)

**13-04-03-05. Canon 5.** Operate under a name or in any manner which does not imply that such agency is a branch of or associated with any department of the federal government or of any state or municipal government, and refrain from using

any seal, insignia, envelope, or other device which simulates that of any government department or agency.

**General Authority:** NDCC 13-05-06

**Law Implemented:** NDCC 13-05-06(3)

**13-04-03-06. Canon 6.** Ensure that all personnel are familiar with the laws under which the collection business is conducted, the rules and regulations, and the code of ethics and that they fully respond to and comply with them.

**General Authority:** NDCC 13-05-06

**Law Implemented:** NDCC 13-05-06(3)

**13-04-03-07. Canon 7.** Delegate assigned tasks only to qualified personnel.

**General Authority:** NDCC 13-05-06

**Law Implemented:** NDCC 13-05-06(3)

**13-04-03-08. Canon 8.** Never knowingly misrepresent an institution or organization with which affiliated, nor knowingly represent affiliation with institutions or organizations when such affiliation does not exist.

**General Authority:** NDCC 13-05-06

**Law Implemented:** NDCC 13-05-06(3)

**13-04-03-09. Canon 9.** Not discriminate on grounds of race, color, creed, or national origin in the selection of creditors represented, in the selection of staff employees, or in dealings with consumers.

**General Authority:** NDCC 13-05-06

**Law Implemented:** NDCC 13-05-06(3)

**13-04-03-10. Canon 10.** Maintain a sufficiently strong financial position to reasonably assure the agency's continued operation.

**General Authority:** NDCC 13-05-06

**Law Implemented:** NDCC 13-05-06(3)

**13-04-03-11. Canon 11.** Comply with the guides against debt collection deception of the federal trade commission as they apply to collection agency practices.

**General Authority:** NDCC 13-05-06

**Law Implemented:** NDCC 13-05-06(3)

**13-04-03-12. Canon 12.** Comply with the Federal Communications Act, with particular attention to sections 203 and 223 as they refer to the use of the telephone. These sections specifically prohibit the use of the telephone in a manner that is for

the purpose of and calculated to "frighten, abuse, torment, or harass another" . . .  
or for . . . "unlawful purpose".

**General Authority:** NDCC 13-05-06

**Law Implemented:** NDCC 13-05-06(3)